

Fill in this information to identify the case:

Debtor 1 Maureen O. Halligan aka Maureen Harp

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: WESTERN District of PA
(State)

Case number 17-22509-JAD

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Pingora Loan Servicing, LLCCourt claim no. (if known): 17

Last 4 digits of any number you use to
identify the debtor's account: 5287 _____

Date of payment change: _____
Must be at least 21 days after date 12 / 01 / 2019
of this notice

New total payment: \$ 2,033.50
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 636.90New escrow payment: \$ 696.87

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Maureen O. Halligan aka Maureen Harp
First Name Middle Name Last Name

Case number (if known) 17-22509-JAD

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lauren M. Moyer _____ Date 11 / 06 / 2019
Signature

Print: Šaš ;^} A t t [^ ^\ _____ Title Attorney for creditor
First Name Middle Name Last Name

Company McCabe, Weisberg & Conway, LLC

Address 123 S. Broad Street, Suite 1400
Number Street
Philadelphia, PA 19109
City State ZIP Code

Contact phone (215) 790 - 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: Maureen O. Halligan aka Maureen Harp
Debtor

Pingora Loan Servicing, LLC, or its Successor
or Assignee

Movant

vs.

Ronda J. Winnecour
Maureen O. Halligan aka Maureen Harp
Respondent

Chapter 13

Bankruptcy No. 17-22509-JAD

Related to Document Nos.

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Lauren M. Moyer, attorney for Pingora Loan Servicing, LLC, hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: November 6, 2019

Maureen O. Halligan aka
Maureen Harp
265 Rochester Rd.
Freedom, PA 15042

Kenneth Steidl
Steidl & Steinberg
Suite 2830 Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
Attorney for Debtor

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Trustee

Office of the United States
Trustee
Liberty Center.
1001 Liberty Avenue, Suite
970
Pittsburgh, PA 15222

/s/ Lauren M. Moyer

MARGARET GAIRO, ESQUIRE ID # 34419
MARISA MYERS COHEN, ESQUIRE ID # 87830
LAUREN M. MOYER, ESQUIRE ID # 320589
JOHN M. KOLESNIK, ESQUIRE ID # 308877
Attorney for Pingora Loan Servicing, LLC
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com



Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

Loan Number

Property Address: 265 Rochester Rd

Escrow Analysis Date: 09/19/2019

New Payment: \$2,033.50

New Payment Effective Date: 12/01/2019

MAUREEN O HALLIGAN
265 ROCHESTER RD
FREEDOM PA 15042-9369



Pay by website:
flagstar.com/myloans



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Dear Maureen O Halligan,

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and homeowner's insurance. In reviewing your escrow account, we found **you have a shortage of \$412.02.**

Quick breakdown of your Escrow review

Required Escrow Balance	\$2,465.86
Current Escrow Balance*	\$2,053.84

You have a shortage of \$412.02

**Based on all payments and disbursements due being made prior to the new payment effective date.*

For more escrow related information, please reference your Bankruptcy documents filed with the court.

Old Mortgage Payment

Principal & Interest	\$1,336.63
Escrow	\$652.97

Monthly Mortgage Payment

\$1,989.60

The information below reflects the details of our review and the options available to you. The **shortage** was caused by an **increase** in your **escrowed items**.

Review Your Payment Options

Option 1

One-time Payment of Escrow Shortage

Principal & Interest	\$1,336.63
Escrow	\$662.53

New Monthly Mortgage Payment \$1,999.16

If you prefer to pay your escrow shortage in full, simply detach the coupon below and mail it along with your payment in the enclosed envelope. Upon receipt of your escrow shortage payment, your monthly payment will be adjusted to \$1,999.16 effective December 01, 2019.

Option 2

Monthly Payment of your Escrow Shortage

Principal & Interest	\$1,336.63
Escrow	\$662.53
Escrow Shortage	\$34.34

New Monthly Mortgage Payment \$2,033.50

If you choose this option, no further action is needed. We will automatically spread the repayment of the escrow shortage over your next 12 monthly payments beginning with your payment due December 01, 2019.

How Your Escrow Payment Is Calculated

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$662.53.

Mortgage Insurance	\$2,032.32	/12=	\$169.36
Insurance	\$1,819.00	/12=	\$151.58
Taxes	\$1,076.52	/12=	\$89.71
Taxes	\$560.66	/12=	\$46.72
Taxes	\$2,461.87	/12=	\$205.16

Escrow Payment \$662.53

Determining Your Escrow Shortage

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$986.34.

Your projected escrow balance in August is expected to be \$574.32.

Required Minimum Balance: \$986.34

Projected Balance: \$574.32

Escrow Shortage -\$412.02

Important Information

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review Your Upcoming Escrow Account Activity (12/01/19 to 11/01/20)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$2,053.84	\$2,465.86
12/19	Mortgage Insurance	\$662.53	-\$169.36	\$2,547.01	\$2,959.03
12/19	Insurance	\$0.00	-\$1,819.00	\$728.01	\$1,140.03
01/20	Mortgage Insurance	\$662.53	-\$169.36	\$1,221.18	\$1,633.20
02/20	Mortgage Insurance	\$662.53	-\$169.36	\$1,714.35	\$2,126.37
03/20	Mortgage Insurance	\$662.53	-\$169.36	\$2,207.52	\$2,619.54
03/20	Taxes	\$0.00	-\$1,076.52	\$1,131.00	\$1,543.02
04/20	Mortgage Insurance	\$662.53	-\$169.36	\$1,624.17	\$2,036.19
04/20	Taxes	\$0.00	-\$560.66	\$1,063.51	\$1,475.53
05/20	Mortgage Insurance	\$662.53	-\$169.36	\$1,556.68	\$1,968.70
06/20	Mortgage Insurance	\$662.53	-\$169.36	\$2,049.85	\$2,461.87
07/20	Mortgage Insurance	\$662.53	-\$169.36	\$2,543.02	\$2,955.04
08/20	Mortgage Insurance	\$662.53	-\$169.36	\$3,036.19	\$3,448.21
08/20	Taxes	\$0.00	-\$2,461.87	\$574.32	\$986.34
09/20	Mortgage Insurance	\$662.53	-\$169.36	\$1,067.49	\$1,479.51
10/20	Mortgage Insurance	\$662.53	-\$169.36	\$1,560.66	\$1,972.68
11/20	Mortgage Insurance	\$662.53	-\$169.36	\$2,053.83	\$2,465.85
	Total	\$7,950.36	-\$7,950.37		

Review Your Escrow Account History (12/03/18 to 11/30/19)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under federal law, your lowest monthly balance should not have exceeded \$0.00 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was -\$1,283.16.

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$0.00	-\$881.55		
January	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$636.90	\$172.80	-\$417.45
February	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$1,289.87	\$172.80	\$699.62
February	Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$1,076.52	-\$376.90
March	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$172.80	-\$549.70
March	Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$560.66	-\$1,110.36
April	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$172.80	-\$1,283.16
May	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$1,958.91	\$172.80	\$502.95
June	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$652.97	\$172.80	\$983.12
July	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$1,121.42	\$172.80	\$1,931.74
August	Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$652.97	\$172.80	\$2,411.91
August	Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$2,461.87	-\$49.96
September	Mortgage Insurance	\$0.00 @	\$0.00 @	\$0.00	\$1,305.94	\$169.36	\$1,086.62
October	Mortgage Insurance	\$0.00 @	\$0.00 @	\$0.00	\$652.97	\$169.36	\$1,570.23



Loan Number

Property Address: 265 Rochester Rd

MAUREEN O HALLIGAN
265 ROCHESTER RD
FREEDOM PA 15042-9369

Review Your Escrow Account History (12/03/18 to 11/30/19) Continued

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
November	Mortgage Insurance	\$0.00 @	\$0.00 @	\$0.00	\$652.97	\$169.36	\$2,053.84
Total		\$0.00	\$0.00		\$8,924.92	\$5,989.53	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from your escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding your escrow account and the terms in this statement.

If you have any questions, visit flagstar.com to chat directly with a support agent or call us at (800) 968-7700.

Get to know your escrow statement.

We want your statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about your **escrow account**. This guide outlines the details provided on your statement, explains the items that may appear, and defines the terms that are used.

How to read your statement:

A Loan Information

This section provides your new payment amounts and the date when your new payment is effective.

B Payment Options and Contact Information

Flagstar offers several convenient methods to make your payments, including your escrow shortage.

C Explanation of Escrow Analysis

Summarizes the results of the annual escrow analysis and explains the change(s) to your tax and/or insurance premiums and the effect it will have on your monthly mortgage payment.

D Payment Options

You have two options to pay your escrow shortage:

Option 1 Pay your shortage in full by the new payment effective date and your payment will be adjusted to the New Monthly Mortgage Payment shown.

Option 2 Pay your shortage with your monthly payment. If we do not receive the full shortage by the effective date of your new payment we will automatically spread the shortage and begin collecting it in your monthly payment.

E How your Escrow Payment is Calculated

Provides the calculation used to determine your monthly escrow payment.

F How your Escrow Shortage is Calculated

Reflects the required minimum balance and the expected minimum balance. The difference between the two amounts equals the shortage.

G Escrow Shortage Payment Coupon


If you choose **Option 1**, detach this coupon and send it with your check for the full shortage amount by the due date.

H Important Information

Special messages or announcements about your account are shown here. Also, details on the necessary action to take if your payment is

J Escrow Account History

This section will show you the actual payments into, and disbursements out of your escrow account for the last analysis period. This information can be helpful to you when determining changes with your escrowed items that caused a change to your payment.

Flagstar Bank  Pay by mail (escrow shortage only):
Flagstar Bank • PO Box 1606
Troy, MI 48099-1606

ANNUAL ESCROW STATEMENT

Loan Number: 123456789
Property Address: 12345 Street Ave Drive
Escrow Analysis Date: 00/00/0000
New Payment Due Date: \$00,000.00
New Payment Effective Date: 00/00/0000

A **B** **C** **D** **E** **F**

Pay by website:
flagstar.com/myloans

Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m. ET
Saturday 7:30 a.m.-4 p.m. ET

Dear [Customer Name(s)],

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and home owner's insurance. In reviewing your escrow account, we found you have a shortage of (\$).

Quick breakdown of your Escrow review

Current Escrow Balance*	\$000,000.00	Old Mortgage Payment	\$000,000.00
Required Escrow Balance:	\$000,000.00	Principal & Interest	\$000,000.00
You have a shortage of	-\$000,000.00	Escrow	\$000,000.00
		Optional Products	\$000,000.00

*Based on all payments and disbursements due being made prior to the new payment effective date.

Monthly Mortgage Payment \$000,000.00

The information below reflects the details of our review and the options available to you. The **shortage** was caused by an **increase** in your **[taxes, insurance]**. Questions about a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

Review Your Payment Options

Option 1
One-time Payment of Escrow Shortage

Principal & Interest	\$000,000.00	Escrow	\$000,000.00	Optional Products	\$000,000.00
New Monthly Mortgage Payment \$000,000.00					

If you prefer to pay your escrow shortage in full, simply detach the coupon below and mail it along with your payment in the enclosed envelope. Upon receipt of your escrow shortage payment, your monthly payment will be adjusted to \$000,000.00 effective MM/YY.

Option 2
Monthly Payment of your Escrow Shortage

Principal & Interest	\$000,000.00	Escrow	\$000,000.00	Optional Products	\$000,000.00
New Monthly Mortgage Payment \$000,000.00					

If you choose this option, no further action is needed. We will automatically spread the repayment of the escrow shortage over your next 120 monthly payments beginning with your payment due MM/YY.

How Your Escrow Payment Is Calculated


Taxes	\$000,000.00	/12=	\$000,000.00
Insurance	\$000,000.00	/12=	\$000,000.00
Escrow Payment \$000,000.00			

Determining Your No Shortage

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$000,000.00.
Your projected escrow balance in [month] is expected to be \$000,000.00.

Equal Housing Lender Member FDIC Page 1 of X

(Detach and return the bottom portion with payment. Retain the top portion for your records.)

Flagstar Bank 

CUSTOMER NAME 1
CUSTOMER NAME 2

Send In Your Escrow Shortage Payment

Pay by website:
flagstar.com/myloans

Loan Number
#0000000000

One-time Escrow Payment
\$000,000.00

FLAGSTAR BANK
P.O. BOX 1606
TROY, MI 48099-1606

AMOUNT ENCLOSED \$

Due Date 00/00/0000

Important Information

Review Your Upcoming Escrow Account Activity (00/00/0000 to 00/00/0000)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

What is an escrow analysis?

An escrow analysis is a review of your escrow accounts to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on your property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae loans, may be waived if certain conditions are met:

- The loan-to-value ratio of the loan must be 80% or less.
- The loan does not have private mortgage insurance (PMI).
- The loan must not have had force-placed insurance or taxes in the past.
- There have not been any payments over 30-days late in the last 12 months.
- Borrowers on the loan meet credit score requirements (the minimum credit score for an escrow waiver on owner-occupied and second home properties is 620, for investment properties it is 700).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

Note: If the above conditions are met, please fill out the Escrow Waiver Request Form available on flagstar.com and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25% of the current principal balance or \$150, whichever is greater, is charged. We do not charge an escrow waiver fee for loans in California, Illinois, Minnesota, New York, Oregon, or Wisconsin.

Why did my payment change?

As the bills for your real estate taxes and insurance premiums change, the amount needed to be collected every month also needs to be updated. Even on a fixed-rate loan the escrow payment may vary, causing a change in the total payment owed. Please see your escrow analysis for more information.

Why do I have a shortage in my escrow account?

Escrow shortages generally occur when property taxes and/or insurance payments increase. Specific questions regarding tax amounts or homeowner's insurance should be directed to your local tax authority or your insurance agent. The following are other common reasons for an escrow shortage:

- An increase in the tax or insurance bill
- Underestimation of the tax assessment on a new construction loan that was based on land only
- An unanticipated disbursement, such as a supplemental tax bill
- Force-placed taxes or insurance

How can I pay my escrow shortage?

Escrow shortages can be paid conveniently using MyLoans or mailed with your escrow shortage coupon to: Flagstar Bank, P.O. Box 1606, Troy MI, 48099-1606.

Whom do I contact to update my loan with the correct tax amounts/information?

Since we may already receive your tax information from your taxing authority, please call the Customer Service Department to discuss the information we may need from you.

What do I do if my insurance carrier changed?

Please call the Insurance Department at (800) 953-1550. Representatives are available Monday - Friday 8:30 a.m.-8 p.m. ET.